

**REMARKS**

The Examiner has indicated that the prior amendment to claim 1 was not appropriate because the Examiner believed that support for the negative limitation did not exist in the original filed specification. Although Applicants disagree with this interpretation, Applicants have amended claim 1 having a positive limitation, which essentially achieves the same language that Applicants originally used to amend claim 1. That is, the first population of users is different and not coextensive with the second population of users. The amendment to claim 1 now positively recites this limitation by asserting that the first population of users is associated with investment analysts and the second population of users is associated with investors.

In view of this Applicants request that the new amendment be entered and that the prior amendment and response be considered as it was originally filed in view of the new amendments to claim 1.

**CONCLUSION**

In accordance with 37 CFR 1.173(b), only the non-compliant section of Applicants' previously-submitted Amendment and Response has been included in this response. Applicants' prior response is incorporated by reference herein in view of the changes made to claim 1. Furthermore, the amendments to claim 1 are consistent with the remarks and arguments presented by the Applicants in the prior response.

Applicants respectfully request that the Examiner withdraw the non-compliant status and examine the claims as appropriate.

The Examiner is invited to telephone Applicants' attorney at (513) 942-0224 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

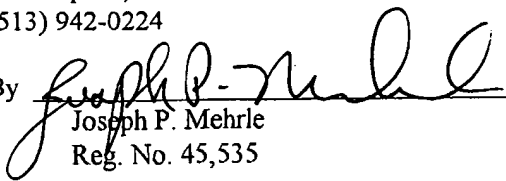
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By their Representatives,


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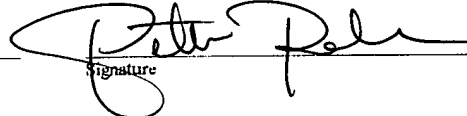
Date 6-30-05

By

  
Joseph P. Mehrle  
Reg. No. 45,535

**CERTIFICATE UNDER 37 CFR 1.8:** The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 30 day of June, 2005.

  
Name

  
Signature